REMARKS

Reconsideration of the application in view of the present response is respectfully requested.

Claims 4, 5, 9, and 10 are withdrawn. Claims 1-3 and 6-8 are pending.

Applicant would like to point out that the rejection of claims 1-3 and 6-8 of the present application is improper for at least the following reasons.

First, Applicant would like to point out that neither Buchanan et al. ("Buchanan") nor Isaacman et al. ("Isaacman") discloses checks being processed in which each check has a radio frequency identification (RFID) tag associated therewith. In this regard, Applicant notes that the Office refers specifically to column 5, line 50 to column 6, line 10, and column 6, lines 24-37 of Buchanan to suggest that an artisan at the time of the invention would recognize that RFID technology as being within the scope of Buchanan's invention to be practiced within a networking environment. However, Applicant would like to respectfully point out these cited text portions in Buchanan relate to software and hardware devices which operate between a remote site and a central site in a network environment. The cited text portions in Buchanan neither disclose nor even suggest systems and methods of communicating with RFID tags associated with checks which are being processed.
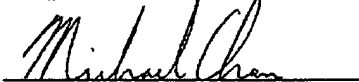
Second, Applicant would like to point out that Isaacman does not cure any deficiency of Buchanan. In this regard, Applicant notes that Isaacman discloses using RFID tags to locate and track documents such as checks. Even arguendo if Buchanan disclosed checks having RFID tags and was modified in view of Isaacman, the modification would not result in the systems and methods as claimed in claims 1-3 and 6-8 of the present application in which checks are either endorsed or encoded by wirelessly transmitting check endorsement data or MICR encoded data to RFID tags of the checks. Modified Buchanan would merely result in systems and methods in which checks can be located and tracked. Neither Buchanan nor Isaacman discloses or suggest systems and methods in which checks are either endorsed or encoded by wirelessly transmitting check endorsement data or MICR encoded data to RFID tags of the checks, as recited in claims 1-3 and 6-8 of the present application.

10/691,229

Third, Applicant would like to point out that Chung also does not cure any deficiency of Buchanan. In this regard, Applicant notes that Chung discloses a relational check number as simply including numbers and/or codes which are stored in a memory segment of a smart tag memory (see column 10, lines 17-36 of Chung). The relational check number in Chung is neither check endorsement data nor MICR encoded data as claimed in the present application.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,

Michael Chan
Reg. No. 33,663
Attorney for Applicant

NCR Corporation, Law Department, WHQ-3E
1700 S. Patterson Blvd., Dayton, OH 45479-0001
Tel. No. 937-445-4956/Fax No. 937-445-6794

JAN 0 5 2009

6